



Texas Department of Insurance

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August 8, 2008

COMMISSIONER'S BULLETIN NO. B-0053-08

**To: ALL PROPERTY AND CASUALTY INSURERS, THEIR AGENTS AND THE PUBLIC
GENERALLY**

Re: Hurricane Dolly and Tropical Storm Edouard Losses

In the aftermath of Hurricane Dolly and Tropical Storm Edouard, it has come to the attention of the Texas Department of Insurance (TDI) that some residential and commercial policyholders with windstorm coverage through the Texas Windstorm Insurance Association (TWIA) may be submitting claims for damages to their insurer that wrote the companion policy. These policyholders are being advised that the claims are being denied, providing the appearance that the policyholders do not have windstorm coverage. This process could delay effective resolution of the claims resulting from Hurricane Dolly and Tropical Storm Edouard.

TDI urges each agent and insurer, including a direct writer, who has a policyholder with a companion TWIA policy in the areas affected by Hurricane Dolly or Tropical Storm Edouard to identify those policyholders who have mistakenly filed claims under the companion policy and contact those policyholders to provide assistance in assuring that the policyholders' windstorm claims are properly and appropriately submitted by the agent or insured to TWIA.

Questions regarding this bulletin should be directed to the Property and Casualty Program at (512) 322-2266.

A handwritten signature in black ink, appearing to read "Mike Geeslin".

Mike Geeslin
Commissioner of Insurance